





March 7, 2001

Dietrich Hampton  
100 Academy Road  
Buffalo, NY 14211

Dear Dietrich:

I am pleased to confirm our offer of employment with HSBC, as full-time Direct Mortgage Consultant, job grade Z98, reporting directly to Tina Marie DeVine.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Sales Commission Plan for the 2001 performance period.
- As such, you will be paid a base salary of \$22,000, plus any commissions earned in accordance with the terms of the retail commission plan.

**This offer is contingent upon satisfactory completion of a drug test arranged by HSBC.**

On Monday, March 19, 2001, please report to please report to the Resourcing Department at HSBC Center, 11<sup>th</sup> floor, Buffalo. New Hire Orientation will be conducted here over a two-day period beginning promptly at 8:30 a.m. each day. You will report to Tina Marie Devine at 2929 Walden Avenue, Depew, NY on March 21 following orientation.

Your coverage under GroupChoice, a flexible benefits program, will be effective on the day your employment begins. Enclosed are your GroupChoice Enrollment Workbook and materials along with the necessary payroll forms to activate your employment. Review this information thoroughly and complete the forms carefully. Your GroupChoice Enrollment Worksheet will be provided to you shortly after your first day of employment. These forms must be submitted to the Corporate Benefits Department, 25th Floor, One HSBC Center, Buffalo within seven days of your date of employment.

Should you elect United HealthCare for your medical coverage, please note that your pre-existing medical conditions will be covered after six months of employment; your dependents' pre-existing medical conditions will be covered 12 months from your employment date. Obtaining certification from your prior health care organization can eliminate any pre-existing condition clauses.

Since U.S. law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day (see enclosed Payroll Forms Guide).

HSBC Bank USA  
Resourcing and Employee Relations, One HSBC Center, Buffalo, NY 14203

3/9/01

MORT005427

Dietrich Hampton  
Page 2 of 2

Also enclosed in your Orientation package is an Employee Handbook and receipt to be signed and returned with your payroll forms. Please review these materials and be sure to bring them with you on your first day.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

We look forward to you being a member of the HSBC team. If you have any questions regarding this offer, do not hesitate to call me at (716) 841-2755.

Sinceverly,  


Charles B. Ohl  
Vice President  
Resourcing and Employee Relations

cbo:sat

cc: Tina Marie DeVine  
File

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MORT005428





May 24, 2006

Rhamyn Ireland  
414 Wayne Street  
Olean, NY 14760

Dear Rhamyn:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Retail Mortgage Lending Consultant, Career Band B, reporting directly to Julie Picone-DeGlopper our Upstate Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, you will be paid a salary of \$25,000.00 (hourly \$12.01) plus \$100.00 per funded loan. This will be for the first three months, extended up to six months, if necessary.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

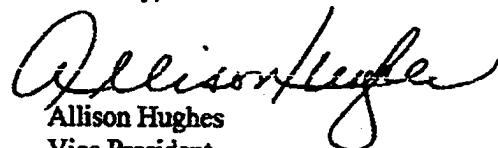
Your start date is June 12, 2006 and we will communicate additional information on where and when to report.

Rhamyn Ireland  
Page 2 of 2  
May 24, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring two forms of government issued documentation with you that will establish your identity and employment eligibility, (i.e., Drivers License, United States Passport, Birth Certificate, Social Security card, etc).

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1413.

Sincerely,



Allison Hughes  
Vice President  
Human Resources

Copy: Julie Picone-DeGlopper  
Angela Wartinger  
Lisa Petrus





March 27, 2006

Marc D. Jaross  
285 Mill Road #3K  
Staten Island, NY 10306

Dear Marc:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Retail Mortgage Lending Consultant, Career Band B, reporting directly to Michael O'Rourke Regional Manager, Staten Island Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first nine months of employment you will be paid a fixed salary at a rate of \$35,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

Monday, April 3, 2006 will be your first day of employment with HSBC, you will receive instructions shortly on when and where to report for your first day from Michael O'Rourke.

HSBC Bank USA, National Association  
Human Resources Department, One HSBC Center, 11th Floor, Buffalo, NY 14203  
Fax: (716) 841-1047

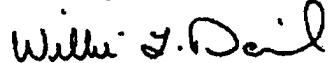
MORT008583

Marc D. Jaross  
Page 2 of 2  
March 27, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1416.

Sincerely,



Willie L. Daniel  
Vice President  
Human Resources

cc: Michael O'Rourke  
Lisa Petrus  
Mary Rozmus



C

November 11, 2005

Ryan Kanazawa  
255 Vista De Sierra  
Los Gatos, CA 95030

Dear Ryan:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band B, reporting directly to Godwin Tsui.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2005 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$35,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

On December 5, 2006 please report to HSBC Mortgage Corporation 2929 Walden Avenue Depew New York 14043 at 8:00am.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.





January 31, 2006  
Revised February 2, 2006

John James Kilinski  
4125 Pinella Circle  
#352  
Palm Beach Garden, FL 33410

Dear John:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band B, reporting directly to John Cassese, Vice President Fort Lauderdale Florida Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first twelve months of employment you will be paid a fixed salary at a rate of \$35,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

On February 13th, 2006 please report at 9:00 a.m. to John Cassese at our Fort Lauderdale Loan Processing Office.

John James Kilinski  
Page 2 of 2  
January 31, 2006  
Revised February 2, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1416.

Sincerely,

Willie L. Daniel  
Vice President  
Human Resources

cc: John Cassese  
Lisa Petrus  
Mary Rozmus





April 15, 2005

**Kevin P. Lilly**  
5 Lilac Place  
Thornwood, New York 10594

Dear Kevin:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band B, reporting directly to Marc Seligman.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2005 performance period.
- As such, during the first ten months of employment you will be paid a fixed salary at a rate of \$42,000 per year, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

On April 18, 2005, please report at 8:30am to Marc Seligman.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

**HSBC Bank USA**  
One HSBC Center, Buffalo, NY 14203

MORT008615

Kevin P. Lilly  
Page 2 of 2  
April 15, 2005

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 841-2755.

Sincerely,

*Charles B. Ohl*

(K)

Charles B. Ohl  
VP, Resourcing/Employee Relations

cc: Marc Seligman  
Larry Schiavi  
Lisa Petrus





October 15, 2007  
 Revised October 23, 2007

Jose N. Llanos  
 80 Knolls Crescent Apt - 1L  
 Bronx, NY 10463

Dear Jose:

We are pleased to extend our offer of employment with HSBC Mortgage Corporation USA, a wholly owned subsidiary of HSBC Bank USA, N.A. as an Officer and Retail Mortgage Consultant, Career Band A with our Bronx LPO department, reporting to Michael O'Rourke and based in the Bronx, New York. Your rate of pay will be \$35,000 per annum, which equates to \$16.82/per hour plus commissions as per our Retail Mortgage Consultant Commission Plan for the first 6 months. Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

This offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening, and fingerprint processing. Your employment is at-will, meaning that either you or the Company may terminate your employment relationship at any time with or without cause or notice.

**Required Documentation**

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment, bring original documents that will establish your identity and employment eligibility. See the enclosed Lists of Acceptable Documents. If you do not provide the required documentation on your start date, you will not be allowed to begin your employment with the Company. You will be asked to leave and a new start date will need to be negotiated.

As a federally regulated employer, HSBC requires new employees to be fingerprinted prior to their start date. You will need to be fingerprinted within the next 72 hours (3 business days) and may not start until satisfactory results are received.

**Fingerprinting at a non-HSBC Site**

Two fingerprint cards are enclosed for your use along with instructions. Please complete the entire top section of both cards and bring them to your local police station or approved site for fingerprinting. Ensure you bring along proper identification (see list of acceptable forms of identification). In the event you are charged a fee for this service, you must obtain a receipt and provide it to your manager for reimbursement.

**Benefits - New Hire**

Based on your start date and in accordance with HSBC's Time Off Program (TOP) you will earn TOP days beginning 90 days after your start date through the end of Year. TOP days are earned equally each month (by calendar year) based on your Career Band and years of service.

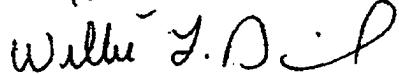
Your coverage under HSBC's flexible benefits program, including medical and dental, will be effective 30 days after your start date. You will receive additional information about our benefits program during orientation and your enrollment worksheet will be mailed to your home address. Please be sure to enroll in your selected benefits within 30 days of your start date.

You will be eligible to participate in the HSBC North America (U.S.) Tax Reduction Investment Plan and Trust (TRIP) 30 days after your start date. HSBC will provide matching contributions according to the TRIP plan after one year of employment. You will also be eligible to participate in HSBC's annual ShareSave program, offering employees the opportunity to purchase shares of HSBC Holdings plc stock at a discount through payroll deductions. Information on these plans and others will be provided during orientation.

Your start date will be Monday, October 29, 2007. On this date you will report to Michael O'Rourke for New Employee Welcome. Michael will review with you welcome materials consisting of an overview of HSBC, benefit information, completion of required forms, etc. The enclosed Welcome brochure provides introductory information. Please bring it with you to the workshop.

We are very pleased to have you as a member of HSBC Bank USA's team and wish you well in your career with us. Should you have any questions, please see the contact information below.

Sincerely,



Willie L. Daniel  
VP/Human Resources Manager  
716/651-1416

**Additional Contact Information:**

HR Business Partner, Human Resources	716/651-1416
Learning & Development (Training)	716-841-7262
HSBC U.S. Benefits Information Center	888-236-3411
Payroll Services	888-222-3454

cc: Michael O'Rourke  
Mortgage Finance  
file



43173496

April 26, 2005

Lilia Lopez  
5730 West 13 CT  
Hialeah, Florida 33012

Dear Lilia:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Retail Mortgage Lending Consultant, Career Band B, reporting directly to Mark Ponzio.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2005 performance period.
- As such, during the first nine months of employment you will be paid a fixed salary at a rate of \$30,000 per year, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

Lilia Lopez  
Page 2 of 2  
April 26, 2005

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 841-2755.

Sincerely,

Charles B. Ohl  
VP, Resourcing/Employee Relations

cc: Randi Spice  
Dave Gates  
Lisa Petrus





May 1, 2000

Peter Malone  
10 Idlewild Park Dr.  
Cornwall-On-Hudson, NY 12520

Dear Peter:

I am pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a Sr. Retail Mortgage Lending Consultant reporting directly to Voirrey Bosch.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2000 performance period.
- As such, during the first two months of employment you will be paid a fixed salary at a rate of \$20,800 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, your salary will be a base of \$20,800 and be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

This offer is contingent upon satisfactory completion of a drug screening test arranged by HSBC.

On Monday, May 8, please report at 8:30 a.m. directly to Voirrey Bosch at the Poughkeepsie Loan Production Office, 347 Main Mall, Floor 1, Poughkeepsie, NY 14623.

Your coverage under GroupChoice, a flexible benefits program, will be effective on the day your employment begins. Enclosed are your GroupChoice Personal Record/Worksheet, Enrollment Workbook for the 2000 calendar year. Also enclosed are the necessary payroll forms to activate your employment. Review this information thoroughly and complete the forms carefully. Your GroupChoice enrollment forms should be submitted to the Corporate Benefits Department, 25th Floor, One HSBC Center, Buffalo

Since U.S. Law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day (see enclosed Payroll Forms Guide).

Peter Malone  
Page 2

Also enclosed in your Orientation package is an Employee Handbook and receipt to be signed and returned with your payroll forms. Please review these materials and be sure to bring them with you on your first day.

We are pleased about the opportunity of having you as a member of the HSBC Team and look forward to you joining us. If you have any questions regarding this offer, do not hesitate to call me at (716) 841-2755.

Sincerely,  


Charles B. Ohi, Vice President  
Resourcing and Employee Relations

cbo:den

cc: Voirrey Bosch  
File

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MORT001176





September 26, 2006

Rachel Mancini  
134 Brite Ave  
Scarsdale, NY 10583

Dear Rachel:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Sr. Retail Mortgage Lending Consultant, Career Band A, reporting directly to Marc Seligman, Regional Retail Mortgage Team Leader White Plains New York Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$78,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

On October 4, 2006 we will have you report for your first day of employment with HSBC. Please report directly to Marc Seligman.

HSBC Mortgage Corporation (USA)  
Human Resources Department, 2929 Walden Avenue, Depew, NY 14043  
Fax. (716) 651-1417



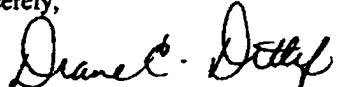
MORT005405

Rachel Mancini  
Page 2 of 2  
September 26, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1414.

Sincerely,



Diane C. Detlef  
Assistant Vice President  
Human Resources

cc: Marc Seligman  
Lisa Petrus  
Mary Rozmus

MORT005406





06/08/04

Rodney Mon  
265 Teaneck Road  
Ridgefield Park, NJ 07660

Dear Rodney:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Consultant, career band B, reporting directly to Gil Syre.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2004 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$40,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, your salary will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

On June 14, 2004, please report at 8:30 a.m. to Gil Syre at 799 Franklin Avenue, Franklin Lakes, NJ 07417.

An Employee Handbook, Payroll, and Group Choice flexible benefits materials will be provided by your manager. Since U.S. law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.





March 17, 2006

Sean J. Moore  
18 Thorne Place  
New Monmouth, NJ 07748

Dear Sean:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band A, reporting directly to Gilbert Syre, Vice President New Jersey Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first nine months of employment you will be paid a fixed salary at a rate of \$38,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

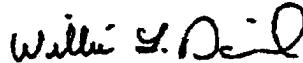
Monday April 3, 2006, will be your first day of employment with HSBC, you will receive instructions on where and when to report for work from Gilbert Syre.

Sean J. Moore  
Page 2 of 2  
March 17, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1416.

Sincerely,



Willie L. Daniel  
Vice President  
Human Resources

cc: G. Syre  
Lisa Petrus  
Mary Rozmus





December 24, 2004

Ibis M. Noda  
6518 SW 132 CT  
Miami, Florida 33183

Dear Ibis:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Retail Mortgage Lending Consultant, Career Band B, reporting directly to Randi Spice.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2005 performance period.
- As such, during the first nine months of employment you will be paid a fixed salary at a rate of \$30,000, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

On January 3, 2005, please report to Randi Spice at 3323 West Commercial Boulevard, Ste. 114, Fort Lauderdale, FL 33067.

An Employee Handbook, Payroll, and Group Choice flexible benefits materials will be provided by your manager. Since U.S. law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents.

HSBC Bank USA, National Association  
One HSBC Center, Buffalo, NY 14203

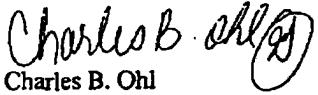
MORT005227

Ibis Noda  
Page 2 of 2  
December 24, 2004

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 841-2755.

Sincerely,

  
Charles B. Ohl  
VP, Resourcing/Employee Relations

cc: Randi Spice  
Larry Schiavi  
Lisa Petrus

MORT005228





February 12, 2007  
(revised)

Brian O'Dell  
14 Elm St.  
Middletown, NY 10940

Dear Brian:

We are pleased to extend our offer of employment with HSBC Bank USA, N.A. as an Officer and Retail Mortgage Lending Consultant, Career Band A with our Tappan, New York Retail Mortgage department, reporting to Michael Coyne. You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2007 performance period. As such, during the first three months of employment you will be paid a fixed salary at a rate of \$50,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan. Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

As a commission-based employee, you are eligible to participate in the Retail Mortgage Lending Consultant Commission Plan for the 2007 performance period.

Your coverage under HSBC's flexible benefits program, including medical and dental, will be effective 30 days after your start date. You will receive additional information about our benefits program during orientation and your enrollment worksheet will be mailed to your home address. Please be sure to enroll in your selected benefits within 60 days of your start date.

You will be eligible to participate in the HSBC North America (U.S.) Tax Reduction Investment Plan and Trust (TRIP) 30 days after your start date. HSBC will provide matching contributions according to the TRIP plan after one year of employment. You will also be eligible to participate in HSBC's annual ShareSave program, offering employees the opportunity to purchase shares of HSBC Holdings plc stock at a discount through payroll deductions. Information on these plans and others will be provided during orientation.

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment, bring original documents that will establish your identity and employment eligibility. See the enclosed Lists of Acceptable Documents. If the required documentation is not provided within three business days you will be placed on an unpaid administrative leave for a maximum of ten days, at which time your employment will be terminated if required documentation has not yet been received.

Your start date is February 19, 2007. Michael Coyne will be in touch with you regarding where and when to report for the New Employee Welcome. During the New Hire Welcome we will review with you welcome materials consisting of an overview of HSBC, benefit information, completion of required forms, etc. The enclosed Welcome brochure provides introductory information. Please bring it with you to the workshop.

We are very pleased to have you as a member of HSBC Bank USA's team and wish you well in your career with us. Should you have any questions, please see the contact information below.

Sincerely,



Diane C. Detlef  
Assistant Vice President, Human Resources  
716-651-1414

**Additional Contact Information:**

HR Partner, Human Resources	716-651-1414
Learning & Development (Training)	716-841-7262
HSBC U.S. Benefits Information Center	888-236-3411
Payroll Services	888-222-3454

cc: Michael Coyne  
file





03/25/04

James Riley  
427 Rockaway Valley Road  
Boonton Township, NJ 07005

Dear James:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Consultant, career band B, reporting directly to Gil Syre

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2004 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$60,000, per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, your salary will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

On Monday, April 05, 2004, please report at 8:30 a.m. to Gil Syre at 799 Franklin Avenue, Franklin Lakes, NJ 07417.

An Employee Handbook, Payroll, and Group Choice flexible benefits materials will be provided by your manager. Since U.S. law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents.

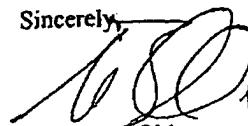
Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

03/25/04

James Riley  
Page 2 of 2

We are enthusiastic about having you become a member of HSBC Bank USA's team.  
Should you have any questions, please do not hesitate to call me at (716) 841-2755.

Sincerely,



Charles B. Ohl  
VP, Resourcing/Employee Relations

cbo:st

cc: Gil Syre  
Larry Schiavi  
Samantha Cichon  
Lisa Petrus

MORT005367





October 3, 2007

Loida Rivera  
203 Roselli Blvd  
Davenport, FL 33896

Dear Loida:

We are pleased to extend our offer of employment with HSBC Mortgage Corporation USA, a wholly owned subsidiary of HSBC Bank USA, N.A., as a full time Retail Mortgage Consultant, Career Band A, reporting directly to Melinda Knight of our Florida Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including credit, reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

As a commission-based employee, you are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2007 performance period.

During the first three months of employment, you will be paid a fixed salary at a rate of \$30,000 per annum (hourly \$14.42) plus any commissions earned in accordance with the terms of the incentive plan. Thereafter, your salary will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the incentive plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

Your start date will be determined upon successful completion of the background screening process we will communicate additional information on where and when to report.

Your coverage under HSBC's flexible benefits program, including medical and dental, will be effective 30 days after your start date. You will receive additional information about our benefits program during orientation and your enrollment worksheet will be

Loida Rivera  
 Page 2 of 2  
 October 3, 2007

mailed to your home address. Please be sure to enroll in your selected benefits within 30 days of your start date.

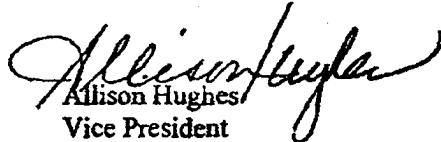
You will be eligible to participate in the HSBC North America (U.S.) Tax Reduction Investment Plan and Trust (TRIP) 30 days after your start date. HSBC will provide matching contributions according to the TRIP plan after one year of employment. You will also be eligible to participate in HSBC's annual ShareSave program, offering employees the opportunity to purchase shares of HSBC Holdings plc stock at a discount through payroll deductions. Information on these plans and others will be provided during orientation.

**Required Documentation**

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment, bring original documents that will establish your identity and employment eligibility. (i.e., Drivers License, United States Passport, birth Certificate, Social Security card, etc.) See the enclosed Lists of Acceptable Documents. If you do not provide the required documentation on your start date, you will not be allowed to begin your employment with the Company. You will be asked to leave and a new start date will need to be negotiated.

We are very pleased to have you as a member of HSBC Bank USA's team and wish you well in your career with us. Should you have any questions, please let me know.

Sincerely,

  
 Allison Hughes  
 Vice President  
 Human Resources

**Additional Contact Information:**

Learning & Development (Training)	716-841-7262
HSBC U.S. Benefits Information Center	888-236-3411
Payroll Services	888-222-3454

Copy: Melinda Knight  
 Mortgage Finance Department  
 File